PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

James M. Foley, et al.

Atty. Docket No.: 40655.3300

Serial No.:

**TBA** 

Filed:

Group Art Unit:

**TBA** 

Title:

METHOD AND APPARATUS FOR Examiner:

**TBA** 

USING ONE FINANCIAL

INSTRUMENT TO AUTHENTICATE

A SECOND FINANCIAL

**INSTRUMENT** 

## INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents and Trademarks **Box Patent Application** Washington, D.C. 20231

Dear Honorable Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-1449 based form are being submitted herewith for consideration by the Examiner. A copy of each listed reference is included herewith.

The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(b)(1) within three months of the filing date of a national application, therefore no fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit



Deposit Account no. 19-2814 for the same. A duplicate copy of this Information Disclosure Statement is enclosed for this purpose.

If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Date: 1-3-02

Shahpar Shahpar

Reg. No. 45,875

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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				Compl t if Known			
		<b>-</b> 1001	00::5=	Application Number	T/B/A	P T	
INFOR	RMATION	DISC	LOSURE	Filing Date	December , 2001	24	
STATI	EMENT B'	Y APP	LICANT	First Named Inventor	Foley, et al.	8 8	
				Group Art Unit	T/B/A	03 03	
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Sheet	1	of	1	Attorney Docket Number	40655.3300	67	

П	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Detentes of Anglicant	Date of Publication of	Pages, Columns, Lines,	
ı		Number	Kind Code <sup>2</sup> (if known)	Name of Patentee or Applicant of Cited Document	Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear	
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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> ( <i>if known</i> )	Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	T6	
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Examiner	Date	
Signature	Considered	<u> </u>

<sup>&</sup>lt;sup>1</sup> Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>8</sup> Applicant is to place a check mark here if English language Translation is attached.



<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.